FIG. 1 FLOW (This example assumes a $800 negotiable instrument at the POS)

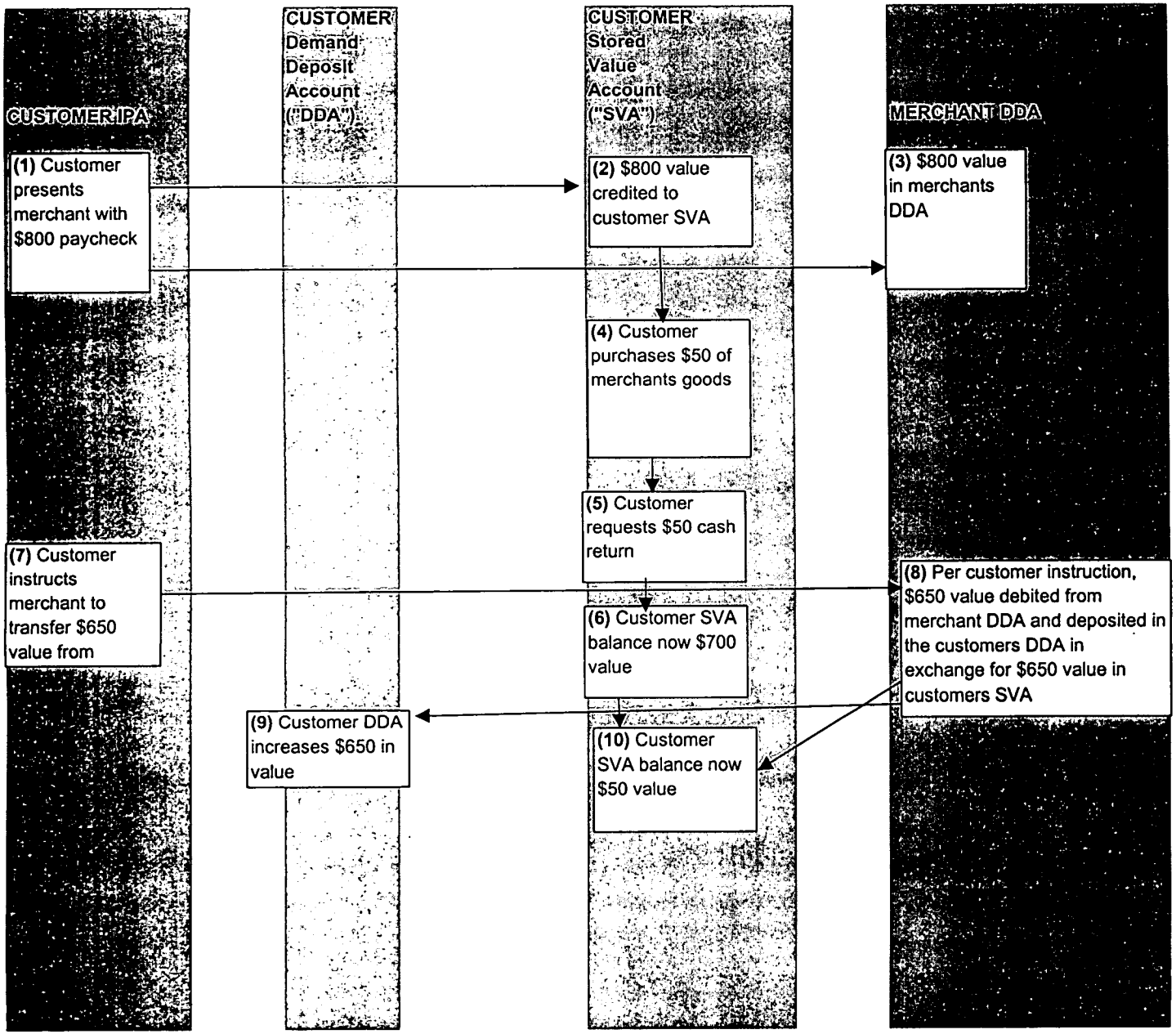
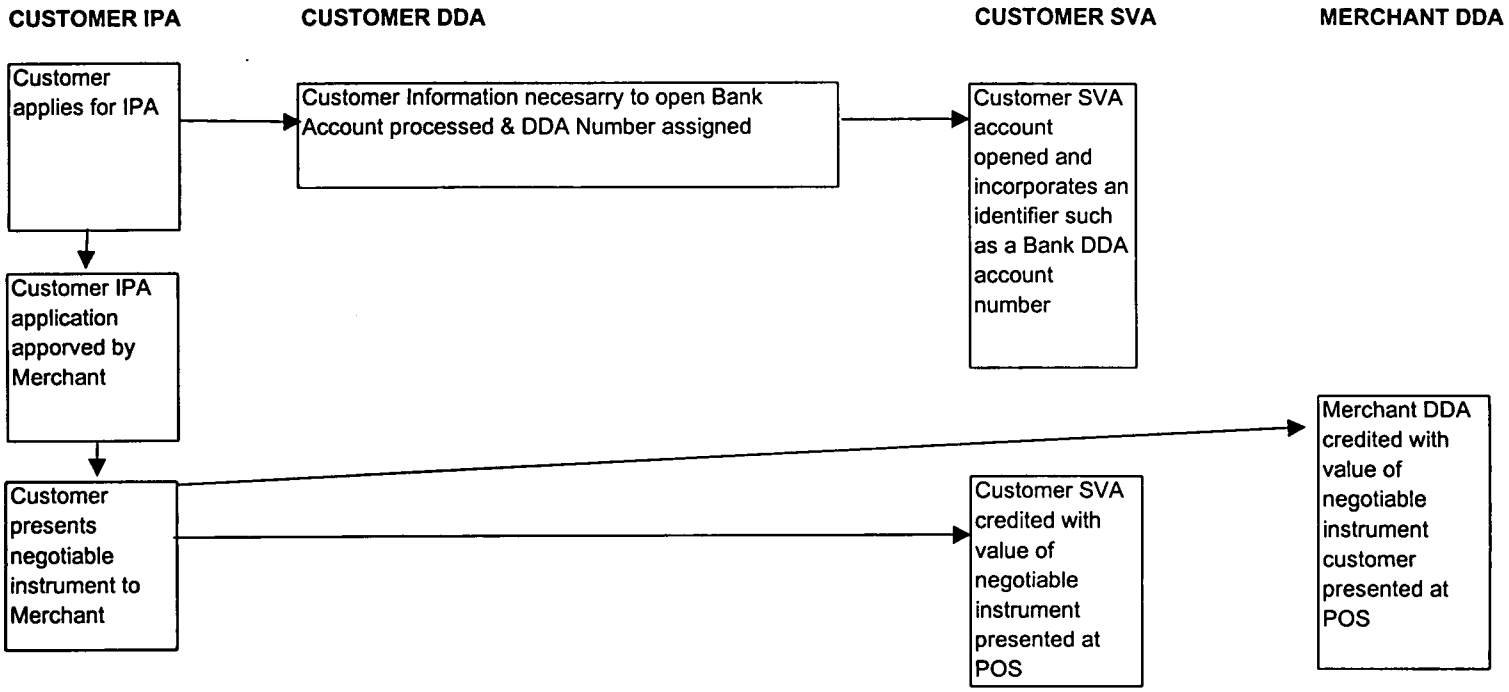


FIG. 2

Setup Of Individual Program Accounts and Merchant Demand Deposit Account



0072801 0997500

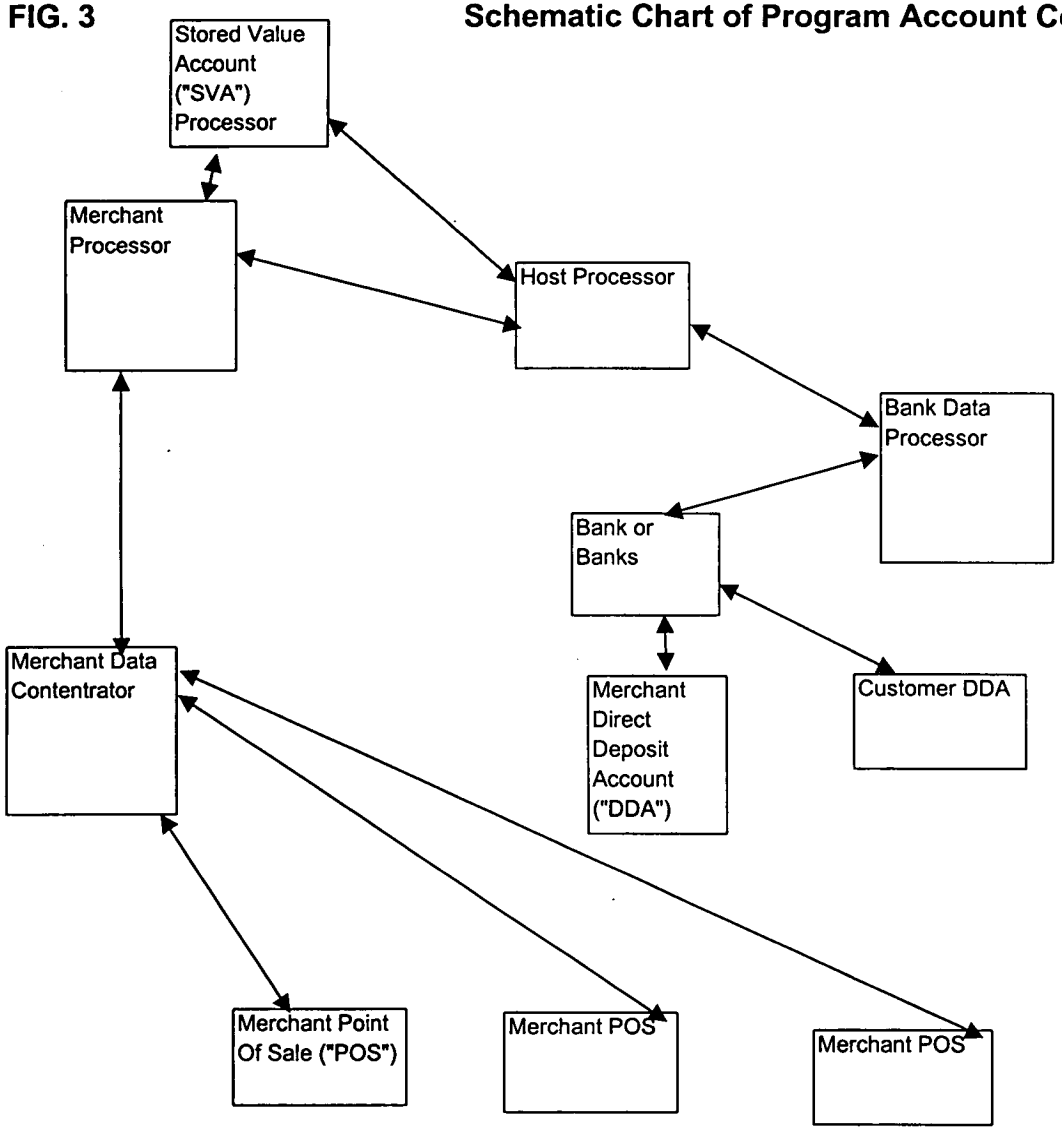



FIG. 3 **Schematic Chart of Program Account Components**